

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William David Herman
Debtor

Case No. 17-00300-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 24, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2022:

Recip ID	Recipient Name and Address
db	+ William David Herman, 1857 Orange Street, York, PA 17404-5225
4877531	+ Ameritox, LTD, PO Box 402166, Atlanta, GA 30384-2166
4877535	+ Belden Jewelers/Sterling Jewelers, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
4877537	++++ CENTRAL CREDIT SERVICES, LLC, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court:, Central Credit Services, LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301
4877538	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, 200 Civic Center Drive, Columbus, OH 43215
4877539	+ Commonwealth of Pennsylvania, 45 North George Street, York, PA 17401-1240
4877540	First Premier, 601 South Minneapolis Avenue, Sioux Falls, SD 57104
4877541	+ HD/Mattress Warehouse, c/o Encore Receivables Management,, PO Box 3330, Olathe, KS 66063-3330
5440948	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
4877545	Met Ed, Post Office Box 3687, Akron, OH 44309-3687
4933185	+ Met-Ed, FirstEnergy, 101 Crawford's Corner Rd, Bldg #1 Ste 1-511, Holmdel NJ 07733-1976
4877546	+ Monarch Recovery Management, Inc., PO Box 21089, Philadelphia, PA 19114-0589
4877547	+ New Insights II, Inc., 716 State Street, Lemoyne, PA 17043-1536
4877549	+ Nissan Motor Acceptance Corp., PO Box 742657, Cincinnati, OH 45274-2657
4877550	+ NorthStar Location Services, LLC, 4285 Genesee Street, Buffalo, NY 14225-1943
4877529	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4877552	+ Propser Funding, LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
4877553	Regency Finance Company, 3868 Union Deposit Rd, Harrisburg, PA 17109-5919
4888515	Santander Bank, N.A., PO Box 847051, Boston, MA 02284-7051
4877558	+ Synchrony Bank/Old Navy, c/o AlliedInterstate, PO Box 361445, Columbus, OH 43236-1445
4877560	+ The York Water Company, Box 15089, 130 East Market Street, York, PA 17401-1219
4877564	+ W.Y. Borough, c/o Santander Bank, PO Box 12907, Philadelphia, PA 19176-0907
4877566	+ WellSpan Health, PO Box 742641, Cincinnati, OH 45274-2641
4877567	+ York County Adult Probation, 45 North George Street, York, PA 17401-1240

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: DeftBkr@santander.us	May 24 2022 18:39:00	Santander Bank, N.A., 450 Penn Street, PA-450-FB1, Reading, PA 19602-1011
4877530	+ Email/Text: bankruptcydepartment@tsico.com	May 24 2022 18:39:00	Alltran Financial, LP, PO Box 4043, Concord, CA 94524-4043
4893788	Email/PDF: bncnotices@becket-lee.com	May 24 2022 18:41:38	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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4877532	+ Email/PDF: bncnotices@becket-lee.com	May 24 2022 18:41:36	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
4877533	+ EDI: APPLIEDBANK.COM	May 24 2022 22:38:00	Applied Card Bank, PO Box 5165, 400 White Clay Center Dr, Newark, DE 19711-5468
4877534	+ EDI: TSYS2	May 24 2022 22:38:00	Barclays Bank Delaware, 100 South West Street, Wilmington, DE 19801-5015
4877535	^ MEBN	May 24 2022 18:36:00	Belden Jewelers/Sterling Jewelers, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
4902112	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2022 18:41:36	CACH, LLC, PO BOX 10587, GREENVILLE , SC 29603-0587
4877536	+ EDI: CAPITALONE.COM	May 24 2022 22:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4919028	+ Email/Text: bankruptcy@capvs.com	May 24 2022 18:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4877528	EDI: IRS.COM	May 24 2022 22:38:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4897618	Email/PDF: MerrickBKNotifications@Resurgent.com	May 24 2022 18:41:35	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4928939	+ Email/Text: bankruptcy@marinerfinance.com	May 24 2022 18:39:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
4877543	+ Email/Text: bankruptcy@marinerfinance.com	May 24 2022 18:39:00	Mariner Finance, LLC, 8211 Town Center Dr, Baltimore, MD 21236-5904
4877544	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 24 2022 18:41:32	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
4913408	+ Email/Text: bankruptcydpt@mcmcg.com	May 24 2022 18:39:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4881328	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 24 2022 18:39:00	Nissan, POB 660366, Dallas, TX 75266-0366
4877548	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 24 2022 18:39:00	Nissan Motor Acceptance Corp, Nmac/Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
4877550	^ MEBN	May 24 2022 18:36:32	NorthStar Location Services, LLC, 4285 Genesee Street, Buffalo, NY 14225-1943
4877551	+ EDI: LCIPHHRMGT	May 24 2022 22:38:00	Ocwen Loan Servicing Llc, Attn: Research Dept, 1661 Worthintong Rd Ste 100, West Palm Beach, FL 33409-6493
5440949	+ EDI: LCIPHHRMGT	May 24 2022 22:38:00	PHH Mortgage Corporation, One Mortgage Way, Mount Laurel, New Jersey 08054-4624
4930031	EDI: PRA.COM	May 24 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4924415	+ EDI: JEFFERSONCAP.COM	May 24 2022 22:38:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4925775	EDI: Q3G.COM	May 24 2022 22:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4880716	EDI: Q3G.COM	May 24 2022 22:38:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
4877556	+ EDI: RMSC.COM	May 24 2022 22:38:00	Synch/HH Gregg, PO Box 965036, Orlando, FL 32896-5036
4877557	+ EDI: RMSC.COM		

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		May 24 2022 22:38:00	Synchrony Bank/Lowes, PO Box 965064, Orlando, FL 32896-5064
4877559	+ EDI: RMSC.COM		
		May 24 2022 22:38:00	Synchrony Bank/Walmart, PO Box 965064, Orlando, FL 32896-5064
4877562	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		May 24 2022 18:39:00	Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
4877563	+ EDI: CITICORP.COM		
		May 24 2022 22:38:00	TRAC/CBSD, PO Box 6497, Sioux Falls, SD 57117-6497
4886765	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		May 24 2022 18:39:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5134964	Email/PDF: bncnotices@becket-lee.com		
		May 24 2022 18:41:39	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4877561	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		May 24 2022 18:39:00	Toyota Motor Finance, PO Box 8026, Cedar Rapids, IA 52408-8026
4877565	+ EDI: WFFC.COM		
		May 24 2022 22:38:00	Wells Fargo Bank, Mac-F8235-02f, PO Box 10438, DesMoines, IA 50306-0438
4913411	EDI: WFFC.COM		
		May 24 2022 22:38:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
4927713	EDI: LCIPHHRMGT		
		May 24 2022 22:38:00	Wells Fargo Bank, National Association, et al, Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL, 33416-4605

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4877554		Santander Bank N.A., REMOVED PER ENTRY 12
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4924469	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus OH 43216
4877542	##	Lori Anne Slow, 186 Coventry at Waterford, York, PA 17402-9293
4877555	##+	Scott Harper, Esquire, 1701 West Market Street, York, PA 17404-5465

TOTAL: 1 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2022 at the address(es) listed below:

District/off: 0314-1
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Name	Email Address
Andrew L Spivack	on behalf of Creditor Wells Fargo Bank National Association, As Trustee for Securitized Asset Backed Receivables LLC Trust 2006-WM2 Mortgage Pass-Through Certificates, Series 2006- WM2 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Gary J Imblum	on behalf of Debtor 1 William David Herman gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Joseph Angelo Dessoye	on behalf of Creditor Wells Fargo Bank National Association, As Trustee et al pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association, As Trustee et al wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association, As Trustee for Securitized Asset Backed Receivables LLC Trust 2006-WM2 Mortgage Pass-Through Certificates, Series 2006- WM2 wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Wells Fargo Bank NA As Trustee For etal pamb@fedphe.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Wells Fargo Bank National Association, As Trustee et al pamb@fedphe.com, mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor Wells Fargo Bank National Association, As Trustee et al tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
TOTAL: 11	

Information to identify the case:

Debtor 1

William David Herman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4513

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-00300-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:William David Herman
aka Bill D. Herman5/24/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.